IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF MARYLAND
at Baltimore

IN RE: *
Daniel Christopher Carducci
* Case No. 17-20145
Chapter 13
*

Debtor *

CHAPTER 13 PLAN

☐ **Original Plan** ☑ **Amended Plan** ☐ **Modified Plan**

The Debtor proposes the following Chapter 13 plan and makes the following declarations:

1. The future earnings of the Debtor are submitted to the supervision and control of the Trustee, and Debtor will pay as follows (select only one):

a. $__________ per month for a term of __________ months. OR

b. $ 200.00 per month for 2 month(s),
$ 1,322.14 per month for 58 month(s),
$__________ per month for __________ month(s), for a total term of ________ months. OR

c. $__________ per month prior to confirmation of this plan, and $__________ per month after confirmation of this plan, for a total term of _________ months (if this option is selected, complete 2.e.i).

2. From the payments received, the Trustee will make the disbursements in the order described below:

a. Allowed unsecured claims for domestic support obligations and trustee commissions.

b. Administrative claims under 11 U.S.C. § 507(a)(2), including attorney's fee balance of $__________ (unless allowed for a different amount by an order of the Court).

c. Claims payable under 11 U.S.C. § 1326(b)(3). Specify the monthly payment: $ __________.

d. Other priority claims defined by 11 U.S.C. § 507(a)(3)-(10). The Debtor anticipates the following priority claims:

IRS- $1,927.00

e. Concurrent with payments on non-administrative priority claims, the Trustee will pay secured creditors as follows:

i. Until the plan is confirmed, adequate protection payments and/or personal property lease payments on the following claims will be paid directly by the Debtor; and, after confirmation of the plan, the claims will be treated as specified in 2.e.ii and 2.e.iii, below (designate the amount of the monthly payment to be made by the Debtor prior to confirmation, and provide the redacted account number (last 4 digits only), if any, used by the claimant to identify the claim):

Claimant	Redacted Acct. No.	Monthly Payment

ii. Pre-petition arrears on the following claims will be paid through equal monthly amounts under the plan while the Debtor maintains post-petition payments directly (designate the amount of anticipated arrears, and the amount of the monthly payment for arrears to be made under the plan):

Claimant	Anticipated Arrears	Monthly Payment	No. of Mos.

iii. The following secured claims will be paid in full, as allowed, at the designated interest rates through equal monthly amounts under the plan:

Claimant	Amount	% Rate	Monthly Payment	No. of Mos.:
Wells Fargo	$64,846.83			

iv. The following secured claims will be satisfied through surrender of the collateral securing the claims (describe the collateral); any allowed claims for deficiencies will be paid pro rata with general unsecured creditors; upon confirmation of the plan, the automatic stay is lifted, if not modified earlier, as to the collateral of the listed creditors:

Ford Motor Company

v. The following secured claims are not affected by this plan and will be paid outside of the plan directly by the Debtor:

vi. If any secured claim not described in the previous paragraphs is filed and not disallowed, that claim shall be paid or otherwise dealt with outside the plan directly by the Debtor, and it will not be discharged upon completion of the plan.

vii. In the event that the trustee is holding funds in excess of those needed to make the payments specified in the Plan for any month, the trustee may pay secured claims listed in paragraphs 2.e.ii and 2.e.iii in amounts larger than those specified in such paragraphs.

f. After payment of priority and secured claims, the balance of funds will be paid pro rata on allowed general, unsecured claims. (If there is more than one class of unsecured claims, describe each class.)

3. The amount of each claim to be paid under the plan will be established by the creditor's proof of claim or superseding Court order. The Debtor anticipates filing the following motion(s) to value a claim or avoid a lien. (Indicate the asserted value of the secured claim for any motion to value collateral.):

4. Payments made by the Chapter 13 trustee on account of arrearages on pre-petition secured claims may be applied only to the portion of the claim pertaining to pre-petition arrears, so that upon completion of all payments due under the Plan, the loan will be deemed current through the date of the filing of this case. For the purposes of the imposition of default interest and post-petition charges, the loan shall be deemed current as of the filing of this case.

5. Secured Creditors holding claims subject to cramdown will retain their liens until the earlier of the payment of the underlying debt determined under nonbankruptcy law, or discharge under § 1328; and if the case is dismissed or converted without completion of the plan, the lien shall also be retained by such holders to the extent recognized under applicable nonbankruptcy law.

6. The following executory contracts and/or unexpired leases are assumed (or rejected, so indicate); any unexpired lease with respect to personal property that has not previously been assumed during the case, and is not assumed in the plan, is deemed rejected and the stay of §§ 362 and/or 1301 is automatically terminated:

7. Title to the Debtor's property shall revest in the Debtor when the Debtor is granted a discharge pursuant to 11 U.S.C. §1328, or upon dismissal of the case, or upon closing of the case.

8. Non-standard Provisions:

The Debtor(s) shall provide the Trustee with copies of State and Federal tax returns for the years designated below within 15 days of filing the returns (and shall timely file the returns on or before April 15 of each year due). No later than June 1st of each year, the Debtor(s) shall pay into the plan the full amount of his income tax refund received for each of the designated years. The tax refund payments will be in addition to, not a credit against, the monthly payments required to be paid under the plan.

The Debtor(s) shall not make any change to the amount of annual tax withholdings under the W-4 statement(s) existing as of the date of the petition without 30 days prior notice to the Trustee. This commitment covers tax years: 2016, 2017, 2018, 2019, and 2020.

September 13, 2017
Date

/s/Daniel Christopher Carducci
Debtor

/s/ Sari Karson Kurland, Esq.
Attorney for Debtor

____
Joint Debtor

CERTIFICATE OF SERVICE

I hereby certify that I served the above Proposed Chapter 13 Plan by electronic and/or first-class mail, this 13th day of September, 2017 to the follow parties:

ALL CREDITORS AND PARTIES IN INTEREST ON THE ATTACHED MAILING MATRIX

/s/Sari Karson Kurland
Sari Karson Kurland

Label Matrix for local noticing
0416-1
Case 17-20145
District of Maryland
Baltimore
Mon Aug 7 16:02:08 EDT 2017

Synchrony Bank
c/o PRA Receivables
Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

Adelberg, Rudow, Dorf & Hendler, LLC
7 St. Paul Street
Suite 600
Baltimore , MD 21202-1612

BGE
PO Box 1475
Baltimore, MD 21203-1475

BWW Law Group, LLC
6003 Executive Blvd. #101
Rockville, MD 20852-3813

Baltimore Door and Frame Company
2201 Halethorpe Farms Road
Arbutus, MD 21227-4598

Barclay Bank Delaware
PO Box 8801
Wilmington, DE 19899-8801

Bunting Door and Hardware Company
6650 Business Parkway
Suite C
Elkridge, MD 21075-6349

(p)CAPITAL ONE
PO BOX 30285
SALT LAKE CITY UT 84130-0285

CareFirst
1501 South Clinton Street
Baltimore, MD 21224-5730

Cecil County Treasurer
200 Chesapeake Blvd., Suite 1100
Elkton, MD 21921-6652

Comptroller of the Treasury
Compliance Division, Room 409
301 W. Preston Street
Baltimore, MD 21201-2305

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301 W. Preston Street
Baltimore, Maryland 21201-2305

DEX Imaging Inc.
10955 Golden West Drive
Suite D
Hunt Valley, Md 21031-1326

Ford Motor Credit Corporation
One American Road
Dearborn, MI 48126-2701

GoDaddy
14455 N. Hayden Road
Suite 226
Scottsdale, AZ 85260-6947

Harford Mutual Insurance
200 North Main Street
Bel Air , MD 21014-3544

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

Lending Club Corporation
71 Stevenson Place 300
San Francisco, CA 94105-2985

Lincoln Financial Group
PO Box 21008
Greensboro, NC 27420-1008

Shell/CBNA
PO Box 6497
Sioux Falls, SD 57117-6497

St. John Properties, Inc.
2560 Lord Baltimore Drive
Baltimore, MD 21244-2678

State of Maryland DLLR
Division of Unemployment Insurance
1100 N. Eutaw Street, Room 401
Baltimore, MD 21201-2225

Stephanie Carducci
2027 Hopewell Road
Port Deposit, MD 21904-1440

SunTrust Bank
PO Box 85024
Richmond, VA 23285-5024

Synchrony Bank/BP
PO Box 965015
Orlando, FL 32896-5015

THD/CBNA
PO Box 6497
Sioux Falls, SD 57117-6497

United Rentals
100 First Stamford Place
Suite 700
Stamford, CT 06902-9200

Verizon Wireless Bankruptcy Administrati
500 Technology Drive
Suite 550
Weldon Spring, MO 63304-2225

Wells Fargo Home Mortgage
PO Box 10335
Des Moines, Idaho 50306-0335

Daniel Christopher Carducci 2027 Hopewell Road Port Deposit, MD 21904-1440	Robert S. Thomas II 300 E Joppa Road, Suite 409 Towson, MD 21286-3005	Sari Karson Kurland The Kurland Law Group 211 Jersey Lane Rockville, MD 20850-7759

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Capital One Bank USA PO Box 85015 Richmond, VA 23285-5075	Internal Revenue Service Centralized Insolvency Operation PO Box 21126 Philadelphia, Pennsylvania 19114-0326	End of Label Matrix Mailable recipients 32 Bypassed recipients 0 Total 32